

that which Applicants regard as the invention. Claims 1-9 are currently pending. The above amendment with the following remarks is submitted to be fully responsive to the Official Action. Reconsideration of this application in light of these remarks, and allowance of this application are respectfully requested.

Initially, Applicants wish to thank Examiner O'Connor and Supervisory Patent Examiner (SPE) Olszewski for the courtesy extended to Applicants' representative during the personal interview conducted on June 12, 2002. During the interview, Applicants' representative discussed the significant shortcomings associated with the prior art cited by Examiner O'Connor, as well as the specific instances where the claims define over the prior art. At the conclusion of the interview, SPE Olszewski agreed to withdraw the finality of the Official Action.

During the interview, Applicants' representative explained the difference between customer computers and merchant computers, as disclosed in the specification, by providing that merchant computers are preferably operated by retail establishments, and customer computers provide users with access to a computer network for the purpose of contacting a plurality of merchant computers. Customers input information into customer computers and merchants input information into merchant computers. Applicants' representative also pointed out that the cited prior art discloses a process in which the transaction is initiated when information is input into a merchant computer by the merchant or the merchant's agent. The Applicants' device, on the other hand, teaches a process wherein the transaction is initiated when information is input into a customer computer by the customer.

In view of the foregoing, it is submitted that the cited prior art fails to teach or suggest the Applicant's claimed invention. Applicants have nevertheless amended the claims to better define that which the Applicants regard as the invention. Therefore, it is respectfully asserted

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that the present application is in condition for allowance and a notice to that effect is respectfully requested. However, if the Examiner deems that any issue remains after considering this response, he is invited to call the undersigned to expedite the prosecution and work out any such issue by telephone, or withdraw the finality of the Office Action and mail another Office Action to Applicants' representative.

Applicants respectfully request that this Amendment under 37 C.F.R. § 1.116 be entered by the Examiner, placing claims 1-9 in condition for allowance. Applicants submit that the proposed amendments to claims 1 and 7 do not raise new issues or necessitate the undertaking of any additional search of the art by the Examiner. Therefore, this Amendment should allow for immediate action by the Examiner.

Finally, Applicants submit that the entry of the Amendment would place the application in better form for appeal, should the Examiner continue to dispute the patentability of the pending claims.

Applicants, therefore, request the entry of this Amendment, the Examiner's reconsideration of the application, and the timely allowance of the pending claims.

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If any extension of time under 37 C.F.R. § 1.136 is required to obtain entry of this response, and not requested by attachment, such extension is hereby requested. If there are any fees due under 37 C.F.R. § 1.16 or 1.17 that are not enclosed, including any fees required for an extension of time under 37 C.F.R. § 1.136, please charge those fees to our deposit account.

Respectfully submitted,

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Leonard Smith, Jr.

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Dated: March 6, 2003

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**APPENDIX: VERSION WITH MARKINGS TO SHOW CHANGES**

**IN THE CLAIMS:**

Please amend claims 1, 7 as follows:

1. (Amended) A method of completing a plurality of transactions on a computer network involving at least one customer computer and a plurality of merchant computers, said method comprising the following steps:

transmitting an offer from a first merchant computer to a customer computer;

transmitting customer inputted information from the customer computer to the first merchant computer in response to the offer;

utilizing the customer-inputted information to [complete a first electronic commerce transaction between a customer computer and a first merchant computer]process the offer, wherein said customer-inputted information contains a payment method and customer identification data required by said first merchant computer to process said [first electronic commerce transaction]offer;

transmitting [an] a second offer from a second merchant computer to said customer computer; and

transmitting said customer-inputted information from said first merchant computer to said second merchant computer, provided said customer computer accepts said second offer.

7. (Amended) A method of completing a plurality of transactions on a computer network involving at least one customer computer and a plurality of merchant computers, said method comprising the following steps:

transmitting an offer from a first merchant computer to a customer computer;

transmitting customer inputted information from the customer computer to the first merchant computer in response to the offer;

utilizing the customer-inputted information to [complete a first electronic commerce transaction between a customer computer and a first merchant computer]process the offer, wherein said customer-inputted information contains a payment method and customer identification data required by said first merchant computer to process said [first electronic commerce transaction]offer;

transmitting [an] a second offer from at least a second merchant computer to said customer computer; and

transmitting said customer-inputted information from said first merchant computer to said at least second merchant computer, provided said customer computer accepts said second offer.

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